

The Town will consider adopting regulations for the use of these craft.

### **36. Insurance**

#### BACKGROUND

In the wake of storm events in the early and mid 1990's, insurance companies have made purchasing insurance more expensive and more difficult to obtain. Insurance pools are now common as beach localities try to assist residents and property owners to obtain insurance.

Concerning the issue of insurance availability, 86.4% agreed or strongly agreed that the Town should seek State and Federal assistance to help ensure the availability of insurance.

The policy and implementation strategies which follow represent the first developed by the Town with respect to this land use issue.

#### POLICY

**The Town supports measures to provide continuous affordable insurance for Outer Banks residents and property owners.**

#### IMPLEMENTATION STRATEGY

The Town will lobby the State Insurance Commission and State Legislature to seek help in guaranteeing that insurance is affordable and available.

### **37. Vegetation Removal**

#### BACKGROUND

Vegetation, particularly in coastal communities, is a valuable resource. Vegetation serves to block wind, control erosion, slow stormwater runoff, and thus slow down or mitigate the effects of flooding.

Vegetation in coastal communities faces many obstacles including a tough growing environment and removal or damage by development concerns.

Concerning whether the Town should develop and implement regulations to prohibit the removal of depletion of natural vegetation, 77,8% of survey